

Professional liability insurance

COMMERCIAL – TRANSPORT – RESIDENTIAL – AUTOMOBILE – MARINE



Consultants and Licensed Professionals have a special duty of care to their clients and therefore require a more specialized type of coverage over and above a standard CGL.

Professional liability insurance, also known as errors and omission insurance, responds to and defends for claims arising from actual or alleged negligent act, misstatement or misrepresentation, in the performance or failure to perform professional services.



TARGET CLIENTS

Various professionals such as, but not limited to:

- Architects & Engineers
- Contractors
- Consultants
- Testing: DNA, Audiometric, Non-Destructive, Laboratory
- Agents: Travel, Transportation, Customs & Forwarding
- Event Planners
- Counselling, Arbitration or Mediation Services
- Guard & Patrol Services Travel & Ticket Agents
- Translators & Interpreters
- Urban Planners
- Ship Brokers
- Facilities & Property Management Investigators, Process Servers, Court Reporters and Paralegal



UNDERWRITING CONSIDERATIONS

- Limits available from \$ 250 000 up to \$ 10 000 000
- Minimum deductible \$ 1 000
- Minimum premiums starting \$ 750



COVERAGE FEATURES

- Defence Costs in addition to Policy limits
- First dollar defence
- Coverage for claims made worldwide, with duty to defend in Canada and the USA
- Split deductible
- Silent or a professional services write-back on Asbestos, Mould and Pollution
- Extensions include :
 - Libel and Slander
 - Breach of Copyright
 - Breach of Warranty of Authority
 - Loss of Documents
 - Dishonesty of Employees
 - Extended Reporting
 - \$ 50 000 Disciplinary Proceeding Reimbursement
 - \$ 50 000 Occupational Health and Safety Reimbursement

To make an application :

commercial@april.ca
1-855-745-1010
www.april.ca

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MGA specialized in niches insurance, developing and offering a wide range of insurance products for personal and commercial lines.



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